

IC10 Rec'd PCT/PTO 15 MAR 2002

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of:

RICK ROLAND LANGMAID, ET AL.

For: **AN ACCOUNT SYSTEM**

Honorable Commissioner of
Patents and Trademarks
Washington, D.C. 20231

Request for Priority

Sir:

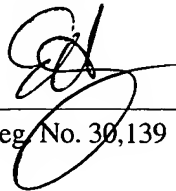
Applicant respectfully requests a convention priority for the above-captioned application, namely
Australian application number PQ2835/99 filed September 15, 1999.

☐ A certified copy of the document is being submitted herewith.

Respectfully submitted,

BLAKELY, SOKOLOFF, TAYLOR & ZAFMAN

Dated: 3/15/02


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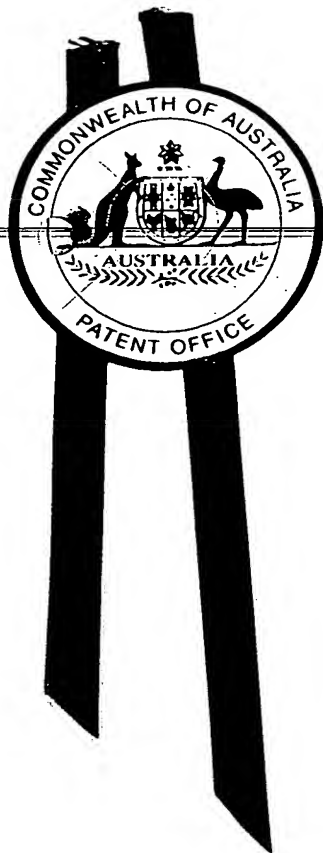
Patent Office
Canberra

AV 00101125

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I, LISA TREVERROW, TEAM LEADER EXAMINATION SUPPORT AND SALES hereby certify that annexed is a true copy of the Provisional specification in connection with Application No. PQ 2835 for a patent by EXPRESS PROMOTIONS AUSTRALIA PTY LTD filed on 15 September 1999.

WITNESS my hand this
Nineteenth day of October 2000



Lisa Treverrow

LISA TREVERROW
TEAM LEADER EXAMINATION
SUPPORT AND SALES

**PRIORITY
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AUSTRALIA
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ORIGINAL

**PROVISIONAL SPECIFICATION FOR AN INVENTION
ENTITLED**

Invention Title: **ACCOUNT SERVICES SYSTEM AND
PROCESS**

Name of Applicant: **EXPRESS PROMOTIONS AUSTRALIA PTY
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ALTERED**



ACCOUNTING SERVICES SYSTEM AND PROCESS

Field of the Invention

The present invention relates to an accounting services system and process. The accounting services typically provided by the system of the present
5 invention include services for business accounting systems including statement production from business records, cheque production and account payment reconciliation services.

Background of the Invention

For many small businesses the necessity to produce account statements for
1 0 customers at regular intervals, process customer payments and produce cheques for payment for their own creditors results in an undesirable administrative load. This load includes the time of personnel spent creating statements, the physical load on office printing and other equipment and time spent folding and mailing the statements produced. Whilst this process is
1 5 under way business personnel are unable to undertake day to day tasks and office equipment is unavailable for other users within the business.

It is however common practice for many businesses to require the production
~~of statements and records of other financial transactions on a monthly basis,~~
or on another statement cycle basis, and accordingly account personnel
2 0 spend a significant proportion of time administering and physically carrying the needs of the accounting system. For example, the document handling may require statements for customers to be printed, folded and placed into envelopes and for the envelopes to be subsequently mailed. Larger businesses maybe able to take advantage of existing equipment which is
2 5 capable of performing these mechanical tasks. It is not generally economic for smaller organisations to purchase or use such equipment.

There are some web based payment systems currently available. However, such systems do not offer a variety of payment options, nor are such systems adapted for integration into business accounting packages. Examples of
3 0 systems of this type include US patent numbers 5465206 and international patent application number WO97/36253.

Similarly systems for production of cheques or other payment documents for use within a company are known as exemplified by US patent numbers 5812989, 5920848, 5483445, and 5875435 and international application number WO98/36368.

- 5 It is to this situation that the present invention is addressed.

Summary of the Invention

- The present invention is addressed to the above issue. Therefore, according to a first aspect of the present invention, although this need not be the broadest nor indeed the only aspect of the invention, there is provided an
- 1 0 accounting services system and process including the steps of collecting account data from an accounting package, processing the collected data to produce output data and delivering the output data to processing equipment via a software interface, the output data being used to produce printed product information.
- 1 5 The printed product information may be statement information, or other financial instruments, cheques for payment or information relating to payments received and a reconciliation thereof.

Preferably, the data is collected and delivered through an internet base software interface in order to be transformed into output data.

- 2 0 Preferably, the output data is printed in accordance with a predetermined set of instructions. More preferably still, the invention provides web based customer feed back facility serving as a reminder system to ensure customer data streams are sent for processing at the selected time intervals and for confirmation of statement dispatch. The customer is able to select the
- 2 5 statement period.

- Printed product data may take many forms including facsimile, e-mail data or statement data. Further, the information may exist only in web based form and need not be produced in a physical form. Similarly, printed product data may include reconciled bank statements and/or cheques for payment of existing
- 3 0 accounts.

Preferably, the software interface is a secure internet software interface and is adapted for communication with any of existing accounting software packages, mechanical production equipment and financial institution packages.

- 5 It is envisaged that businesses participating in such a system would be able to substantially reduce the manual processing currently associated with activities such as the production of statements, the payment of accounts and the processing of customer payments.

- 1 0 In one aspect the invention provides a process adapted to combine customer data into a single print stream without requiring set up time. The process also provides a routing system able to direct the customer data in an appropriate currency form to the customer's creditor via any of a selected number of transmission routes. Transmission routes can be selected on the basis of customer preference or on the basis of cost efficiency. Typical routes includes
- 1 5 mail, e-mail, fax and electronic funds transfer (for payments). Information relating to transactions is provided back to the customer for database updates. In addition the process can be adapted for customer editing through a web based interface.

- 2 0 In a further aspect of the invention there is provided a payment system adapted operate on customer data streams as described above. The Process ~~evaluates data streams received from a number of sources including financial~~ institutions. The data streams are examined and evaluated matching transaction details with the relevant customer data streams provided hereinabove. Data is able to be processed in accordance with customer
- 2 5 specific instructions and can be imported into the customer accounting database to enable data base updating. The customers data base is thereby updated to allow reconciliation in relation to payments made and payments received without compromising data integrity.

Brief Description of the Drawings

- 3 0 The present invention will now be described, by way of example, as illustrated in the accompanied drawings in which:

Figure 1 illustrates a process for the production of statements from account

data in accordance with an embodiment of the present invention;

Figure 2 illustrates a process for the recordal of payments and reconciliation of payments into a customer accounting package; and

5 Figure 3 illustrates a process for the production of cheques and for other payment instruments in accordance with data collected from a customer accounting package.

Detailed Description of the Preferred Embodiment

The figures illustrate various aspects of an accounting services system and process in accordance with the present invention.

1 0 Figure 1 illustrates a process by which a periodic statement can be produced for customers of any specific business. The business's accounting software is indicated at 10 in the drawing. The business selects an accounting period for which a statement should be produced. Typically, the customer is able access a sophisticated customer library and user interface, which may be a web
1 5 based user interface, to enable the customer to create or modify at any time their own system specifications. Such specification could be for example, "No statement if statement value is less than \$x" or alternatively, "No statements to be issued to customers x, y and z", or for announcements appearing on the statements, such as, "a 1% discount for those customers paying within 14
2 0 days".

Data from the accounting software is exported to a unit containing the system interface software 12. The unit containing the system interface software 12 is able to communicate through a secure net interface with a remotely located services software system 14. The services software system 14 is directed to
2 5 produce e-mail reminders to the business accounting software to ensure that data is collected from the accounting software at the predetermined time intervals. The information from the accounting software package is processed in the services software system to ensure that the information fields provided matches those requirements selected by the business for printing. The
3 0 information is sorted by post code. The service software system is able to sort information from a variety of business sources to ensure that statements printed from a variety of sources can be located in adjoining post code areas

to take advantage of any discounts available from postal services.

5 The information is assembled into the appropriate statement format and an overlay, specific to each business participating in the service is created for any set of statements. The statements are printed, inserted into mailing envelopes sorted and mailed to end consumers. Alternatively, statements can be distributed through fax or e-mail systems as directed by the business. The use of a web based interface allows customers to make modifications, enter and change variable in real time.

10 Figure 2 illustrates in detail the manner in which payments made from consumers in response to statements issued from the account services package are processed. The consumers 16 receive the statement 15 as indicated in both Figures 1 and 2. Payment 18 is made through a payment interface system 20. In turn the payment interface system 20 makes a secure interface connection to a bank 22 to ensure from this transfer into the appropriate business account 24. In addition, the payment interface system 15 20 provides payment information to the software system. Payment information is then imported into the respective business accounting software 10 through the interface software 12. The software system 14 provides the business accounting software with a data file enabling automatic reconciliation of the 20 user accounts based upon specific rules of the business. By using the payment interface electronic reconciliation of the business accounting software against the bank statement is therefore possible.

25 The accounting services system of the present invention can also be used for the production of business cheques or other payment instruments used to pay business suppliers. In the cheque production service the consumer exports the data relating to payments to be made to the interface software 12. Information from the data supplied is loaded into the appropriate format to create cheque documents and a signature is imported from the consumer 16. The cheque document is produced and mailed on behalf of the consumer 16. 30 Where two businesses are both participating in the accounting services package it is possible for the accounting services system to provide for electronic funds transfer and to provide reconciled accounting statements for both participating parties.

Cost and timing efficiency are thereby gained through the automation

incorporated into the accounting services system of the present invention. It is anticipated that there would be significant savings in cost of time to businesses participating in the system.

5 Dated this 15th day of September 1999

EXPRESS PROMOTIONS AUSTRALIA PTY LTD
By their Patent Attorneys
COLLISON & CO.

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Fig 1

Forms Express - Direct Connect

Statement Product

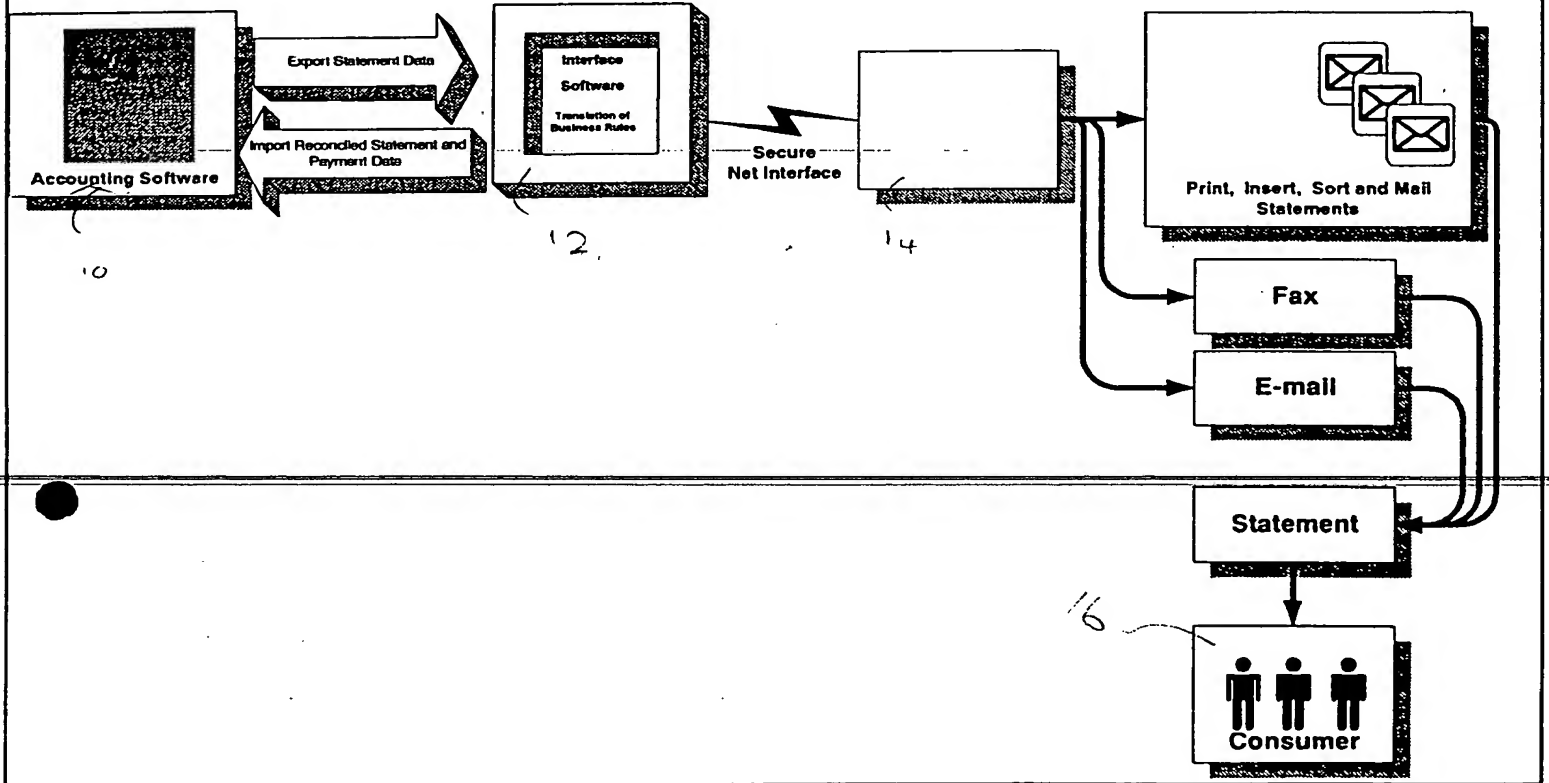


Fig 2

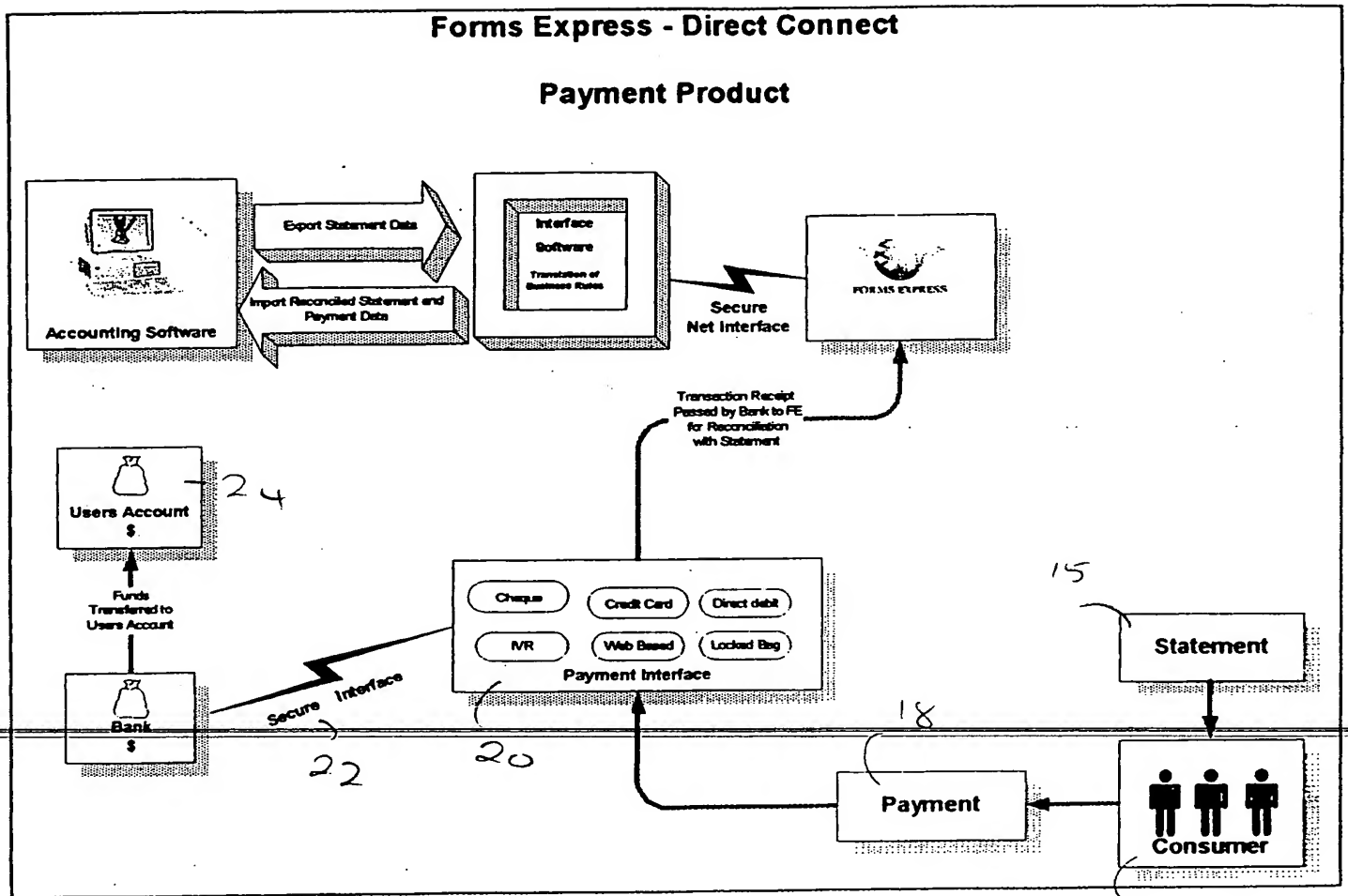


Fig 3

